

United States Bankruptcy Court
District of Massachusetts

In re:
Marion J. Walters
Herbert R. Walters
Debtors

Case No. 14-42101-msh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-4

User: jk
Form ID: b18j

Page 1 of 1
Total Noticed: 22

Date Rcvd: Jan 08, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2015.

db/jdb
19376650 +Marion J. Walters, Herbert R. Walters, 2 Greany Drive, North Grafton, MA 01536-1716
19376652 +Fairlawn Rehab Hospital, 189 May Street, Worcester, MA 01602-4399
19376653 +Millbury Health Care Center, 312 Millbury Avenue, Millbury, MA 01527-3622
+New England Hospitalists, PC, c/o: Salisbury Associates, 340 Main Street,
Worcester, MA 01608-1604
19376654 +Santander Bank, 601 Penn Street, Reading, PA 19601-3553
19376655 +Santander Bank, PO Box 12646, Reading, PA 19612-2646
19376657 +St Mary's Credit Union, 293 Boston Post Road West, Marlborough, MA 01752-4687
19376659 +UMass Memorial Medical Center, PO Box 415366, Boston, MA 02241-5366
19376660 +UMass Memorial Medical Group, Patient Financial Services, PO Box 415369,
Boston, MA 02241-5369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QDMNICKLESS.COM Jan 08 2015 23:48:00 David M. Nickless,
Nickless, Phillips and O'Connor, 625 Main Street, Fitchburg, MA 01420-3107
19376643 +EDI: RMSC.COM Jan 08 2015 23:48:00 American Eagle Outfitters/Synchrony Bank,
PO Box 965003, Orlando, FL 32896-5003
19376644 +EDI: AMEREXPR.COM Jan 08 2015 23:48:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
19376645 +EDI: TSYS2.COM Jan 08 2015 23:48:00 Barclaycard, PO Box 8833, Wilmington, DE 19899-8833
19376646 +EDI: CAPITALONE.COM Jan 08 2015 23:48:00 Capital One Bank, PO Box 30285,
Salt Lake City, UT 84130-0285
19376647 +EDI: CHASE.COM Jan 08 2015 23:48:00 Chase Card Services, PO Box 15123,
Wilmington, DE 19850-5123
19376648 +E-mail/Text: electronicbkydocs@nelnet.net Jan 08 2015 23:41:50 Department of Education,
Nelnet, PO Box 82561, Lincoln, NE 68501-2561
19376649 +E-mail/Text: BANKRUPT@EASTERNBK.COM Jan 08 2015 23:41:55 Eastern Bank, 195 Market Street,
Lynn, MA 01901-1517
19376651 +EDI: TSYS2.COM Jan 08 2015 23:48:00 Macy's, PO Box 8061, Mason, OH 45040-8061
19376656 +EDI: SEARS.COM Jan 08 2015 23:48:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
19376658 +EDI: RMSC.COM Jan 08 2015 23:48:00 Synchrony Bank/Amazon.com, PO Box 965016,
Orlando, FL 32896-5016
19376661 +EDI: RMSC.COM Jan 08 2015 23:48:00 Walmart Mastercard/SYNCB, PO Box 965022,
Orlando, FL 32896-5022
19376662 +EDI: RMSC.COM Jan 08 2015 23:48:00 Walmart/Discover/GECRB, PO Box 965022,
Orlando, FL 32896-5022

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2015 at the address(es) listed below:

David M. Nickless dnickless.nandp@verizon.net, dnickless@ecf.epiqsystems.com
Richard King USTPRegion01.WO.ECF@USDOJ.GOV
Tom G. Vukmirovits on behalf of Joint Debtor Herbert R. Walters Tomgv@netzero.net
Tom G. Vukmirovits on behalf of Debtor Marion J. Walters Tomgv@netzero.net

TOTAL: 4

Chapter: 7

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.